

**Information to identify the case:**

Debtor 1	Philip Jeffrey Douglas	Social Security number or ITIN xxx-xx-2220
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Renee Lashawn Douglas	Social Security number or ITIN xxx-xx-8090
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-23359-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Philip Jeffrey Douglas

Renee Lashawn Douglas

9/23/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Philip Jeffrey Douglas  
Renee Lashawn Douglas  
Debtors

Case No. 16-23359-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 67

Date Rcvd: Sep 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2019.

db/jdb +Philip Jeffrey Douglas, Renee Lashawn Douglas, 116 Dittmar Drive,  
Toms River, NJ 08757-5223  
516283799 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
516283800 +Allied OP, 1 Emery Ave, Randolph, NJ 07869-1387  
516283804 BCA Financial Services, Inc., 18001 Old Cutler Rd, Ste 462, Miami, FL 33157-6437  
518346388 +Bioreference Lab, PO Box 21134, New York, NY 10087-1134  
516283805 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538  
518346391 Celtic Bank/confinco, 4450 New Linden Hill Rd, Wilmington, DE 19808  
516283807 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
518346392 +Chase Mtg, 700 Kansas Lane, Monroe, LA 71203-4774  
516283808 Community Ema, Po Box 417442, Boston, MA 02241-7442  
518346393 Confinco, c/o Celtic Bank, 4450 New Linden Hill Rd, Wilmington, DE 19808  
516283811 +Dermone Dermatology of NJ, PO Box 4103, Belfast, ME 04915-4100  
516283813 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
518346396 +Fortiva Credit Card, PO Box 790156, Saint Louis, MO 63179-0156  
516283814 +Immediate Care Medical walk-in of, 1 Route 37 West, Toms River, NJ 08753-6500  
516815072 +JPMORGAN CHASE BANK, N.A., MAIL CODE: OH4-7142, 3415 VISION DRIVE,  
COLUMBUS, OH 43219-6009  
516283816 +Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727  
516283818 +Millennium Financial G, 3000 United Founders Blv, Oklahoma City, OK 73112-3904  
516283820 +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
516386759 +Ocean Medical Center, c/o MARVEL & MALONEY, P.O. Box 727, Neptune, NJ 07754-0727  
518346400 +PNC Acct, PO Box 609, Pittsburgh, PA 15230-0609  
516307180 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)  
516283823 +Shore Family Dental Assoc., 1358 Hooper Avenue, Toms River, NJ 08753-2882  
518346401 +Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555  
518346402 +The Bank Of Misouri, Pob 8099, Newark, DE 19714-8099  
518346403 +The Bank Of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710  
516283825 +Toms River OBGYN, 79 Route 37 West, Suite 101, Toms River, NJ 08755-6405  
518346404 Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521  
516479953 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
516283827 +Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549  
516283828 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244  
516456354 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243  
518346405 +Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025-4807  
516283802 american Medical Collection Agency, 4 WestChester Plaza Bldg 4, Toms River, NJ 08757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Sep 24 2019 03:23:00 Thomas Orr, Law Office of Thomas J. Orr,  
321 High Street, Burlington, NJ 08016-4411  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 24 2019 00:04:08 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 24 2019 00:04:04 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: WFFC.COM Sep 24 2019 03:23:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
1451 Thomas Langston Rd., Winterville, NC 28590-8872  
518346387 +E-mail/Text: backoffice@affirm.com Sep 24 2019 00:05:00 Affirm Inc,  
650 California St Fl 12, San Francisco, CA 94108-2716  
516283803 +EDI: AQUAFINANCE.COM Sep 24 2019 03:23:00 Aqua Finance Inc, 1 Corporate Dr,  
Wausau, WI 54401-1724  
516493624 EDI: RESURGENT.COM Sep 24 2019 03:23:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of Laboratory, Corporation of America Holdings,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516283806 EDI: CAPITALONE.COM Sep 24 2019 03:23:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
516283809 E-mail/Text: customercareus@creditcropsolutionsinc.com Sep 24 2019 00:02:26  
Credit Corp Solutions Inc,, 63 East 11400 South 108, Sandy, UT 84070  
516361455 EDI: CAPITALONE.COM Sep 24 2019 03:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
518346389 +EDI: RMSC.COM Sep 24 2019 03:23:00 Care Credit, c/o Syncb, Po Box 965036,  
Orlando, FL 32896-5036  
518346390 EDI: RMSC.COM Sep 24 2019 03:23:00 CareCredit, P.O. Box 960061, Orlando, FL 32896-0061  
518346394 +EDI: RCSFNBMARIN.COM Sep 24 2019 03:23:00 Credit One Bank Na, Po Box 98872,  
Las Vegas, NV 89193-8872  
518346394 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 24 2019 00:00:29 Credit One Bank Na,  
Po Box 98872, Las Vegas, NV 89193-8872  
516283810 +EDI: RCSFNBMARIN.COM Sep 24 2019 03:23:00 Credit One Bank Na, Po Box 98875,  
Las Vegas, NV 89193-8875  
516283810 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 24 2019 00:01:25 Credit One Bank Na,  
Po Box 98875, Las Vegas, NV 89193-8875

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 67

Date Rcvd: Sep 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516283812 +E-mail/Text: bknotice@ercbpo.com Sep 24 2019 00:04:11 Enhanced Recovery Co L,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
518346395 +EDI: AMINFORP.COM Sep 24 2019 03:23:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
516307179 EDI: IRS.COM Sep 24 2019 03:23:00 Internal Revenue Service, Special Procedures,  
Bankruptcy Section, P.O. Box724, Springfield, NJ 07081  
518346397 +EDI: PHINGENESIS Sep 24 2019 03:23:00 Indigo - Celtic Bank, Po Box 4499,  
Beaverton, OR 97076-4499  
516412603 EDI: RESURGENT.COM Sep 24 2019 03:23:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBMLLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
518346398 +E-mail/Text: ml-ebn@missionlane.com Sep 24 2019 00:02:33 Lendup Card - Tab Ba,  
225 Bush St, San Francisco, CA 94104-4215  
516283817 +EDI: TCISOLUTIONS.COM Sep 24 2019 03:23:00 Mid America Bank & Tru, 5109 S Broadband Ln,  
Sioux Falls, SD 57108-2208  
516412501 +EDI: TCISOLUTIONS.COM Sep 24 2019 03:23:00 Mid America Bank & Trust, C/O Total Visa,  
5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
516443201 +EDI: AGFINANCE.COM Sep 24 2019 03:23:00 ONEMAIN FINANCIAL, 605 MUNN ROAD,  
FT. MILL, SC 29715-8421  
516283821 +E-mail/Text: OMCbankruptcy@hackensackmeridian.org Sep 24 2019 00:04:42 Ocean Medical Center,  
425 Jack Martin Blvd., Brick, NJ 08724-7732  
516283822 +EDI: AGFINANCE.COM Sep 24 2019 03:23:00 Onemain, Po Box 499, Hanover, MD 21076-0499  
518346399 +EDI: AGFINANCE.COM Sep 24 2019 03:23:00 Onemain Financial, Po Box 1010,  
Evansville, IN 47706-1010  
516778587 EDI: PRA.COM Sep 24 2019 03:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
516778588 EDI: PRA.COM Sep 24 2019 03:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
516350175 EDI: Q3G.COM Sep 24 2019 03:23:00 Quantum3 Group LLC as agent for, Aqua Finance Inc,  
PO Box 788, Kirkland, WA 98083-0788  
516283826 EDI: TFSR.COM Sep 24 2019 03:23:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054  
516567065 EDI: ECMC.COM Sep 24 2019 03:23:00 US Department of Education, P O Box 16448,  
Saint Paul MN 55116-0448  
516325025 EDI: WFFC.COM Sep 24 2019 03:23:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,  
PO Box 19657, Irvine CA 92623-9657  
516283829 +EDI: WFFC.COM Sep 24 2019 03:23:00 Wfds, Po Box 1697, Winterville, NC 28590-1697  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516283801 Amca  
516283815 Lhr Inc  
516283819 Mnet Fin Inc  
aty\* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
518346407\* +Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  
518346408\* +Bioreference Lab, PO Box 21134, New York, NY 10087-1134  
518346409\* +Care Credit, c/o Syncb, Po Box 965036, Orlando, FL 32896-5036  
518346410\* CareCredit, P.O. Box 960061, Orlando, FL 32896-0061  
518346411\* Celtic Bank/confinco, 4450 New Linden Hill Rd, Wilmington, DE 19808  
518346412\* Chase Mtg, 700 Kansas Lane, Monroe, LA 71203-4774  
518346413\* Confinco, c/o Celtic Bank, 4450 New Linden Hill Rd, Wilmington, DE 19808  
518346414\* Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
518346415\* First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
518346416\* Fortiva Credit Card, PO Box 790156, Saint Louis, MO 63179-0156  
518346417\* Indigo - Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499  
518346418\* Lendup Card - Tab Ba, 225 Bush St, San Francisco, CA 94104-4215  
518346419\* Onemain Financial, Po Box 1010, Evansville, IN 47706-1010  
518346420\* PNC Acct, PO Box 609, Pittsburgh, PA 15230-0609  
516678067\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,  
Trenton, NJ 08695-0245)  
518346421\* +Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555  
518346422\* +The Bank Of Misouri, Pob 8099, Newark, DE 19714-8099  
518346423\* +The Bank Of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710  
518346424\* Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521  
518346425\* Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025-4807  
516283824 ##+South Toms River Sewerage Authority, 148 Mill Street, Toms River, NJ 08757-5105  
TOTALS: 3, \* 21, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 67

Date Rcvd: Sep 23, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
William H. Oliver, Jr. on behalf of Joint Debtor Renee Lashawn Douglas bkwliver@aol.com, R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Philip Jeffrey Douglas bkwliver@aol.com, R59915@notify.bestcase.com

TOTAL: 9